

DISTRICT OF New Jersey  
In re Calvin & Elizabeth Cashan Case No.                     
Reporting Period: November  
2009

**MONTHLY OPERATING REPORT**

(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	
Copies of bank statements		X	
Cash disbursements journals		X	
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Signature of Joint Debtor

12/12/09  
Date

12/12/09  
Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

<b>Cash</b>	<b>Beginning of Month</b>	<b>\$</b>	<b>1,262.80</b>	<b>NOVEMBER</b>
				<b>2009</b>
			<b>Current</b>	<b>Filing</b>
Wages	Net	\$	5,056.24	\$ 215,894.41
Interest				\$ 81.36
Alimony		N/A		N/A
Pension Income		None		N/A
Sales of Assets		None		None
401K Loan		None		\$ 35,000.00
Other		\$ 1,865.89		\$ 162,414.57
<b>TOTAL RECEIPTS</b>		<b>\$ 6,922.13</b>		<b>\$ 413,390.34</b>
			8184.93	

<b>DISBURSEMENTS</b>				
<b>Ordinary Items</b>				
Mortgage		\$ -		\$ 21,548.46
Rental Payments		\$ -		\$ -
401K Loan		\$ 572.20		\$ 12,016.20
Utilities		\$ 1,309.06		\$ 41,008.35
Insurance		\$ 867.20		\$ 32,795.76
Auto Expense				\$ 23,189.00
Automobile Lease Payment		None		\$ 10,630.41
IRA Contributions		None		\$ -
Repairs and Maintenance				\$ 21,247.17
Medical Expenses		\$ 245.60		\$ 13,096.45
Household Expenses- Crown Banking		\$ 1,269.15		\$ 94,701.72
Household Expenses- Free Checking		\$ 1,561.00		\$ 13,573.75
Charitable Contributions		\$ 120.00		\$ 3,546.00
Alimony		None		\$ -
Taxes Real Estate		None		\$ -
Taxes Personal Property		None		\$ -
Taxes Other		None		\$ -
Travel and Entertainment		\$ 1,067.01		\$ 28,605.32
Gifts		\$ 79.20		\$ 5,666.98
Other (attach schedule)				\$ 32,681.06
<b>TOTAL ORDINARY DISBURSEMENTS</b>		<b>\$ 7,090.42</b>		<b>\$ 354,306.63</b>

<b>REORGANIZATION ITEMS</b>				
<b>Professional Fees</b>				
US Trustee Fees				\$ 250.00
Other				
<b>TOTAL</b>				
<b>Total Disbursements</b>		<b>\$ 7,090.42</b>		<b>\$ 354,556.63</b>
<b>Net Cash Flow</b>		<b>\$ 1,094.51</b>		
<b>Cash End of Month</b>				
<b>Bank Statement</b>		<b>\$ 2,517.81</b>		



WACHOVIA

## Free Checking

01 1010219502647 751 30 0 15

Electronic Delivery



ELIZABETH CASHAN  
DEBTOR IN POSSESSION  
205 E CENTRAL AVE  
MOORESTOWN NJ 080570000

PB

## Free Checking

10/24/2009 thru 11/20/2009

Account number: 1010219502647  
Account owner(s): ELIZABETH CASHAN  
DEBTOR IN POSSESSION

### Account Summary

Opening balance 10/24	\$1,060.42
Deposits and other credits	6,976.80 +
Checks	1,639.61 -
Automated Checks	152.75 -
Other withdrawals and service fees	3,984.30 -
Closing balance 11/20	\$2,260.56

### Deposits and Other Credits

Date	Amount	Description	Date
10/26	500.00	TRNSFR 3000110824377 ONLINE TRNSFR CONFIRMATION # VY196763423	10/26
10/28	500.00	TRNSFR 3000110824380 ONLINE TRNSFR CONFIRMATION # VY197228346	10/28
10/30	2,432.79	AUTOMATED CREDIT A J GALLAGHER PAYROLL CO. ID. 1362481781 091030 PPD	
11/02	15.89	DEPOSIT	
11/09	500.00	TRNSFR 3000110824377 ONLINE TRNSFR CONFIRMATION # VY199671176	11/09
11/09	500.00	TRNSFR 3000110824380 ONLINE TRNSFR CONFIRMATION # VY199671261	11/09
11/13	2,528.12	AUTOMATED CREDIT A J GALLAGHER PAYROLL CO. ID. 1362481781 091113 PPD	
<b>Total</b>	<b>\$6,976.80</b>		

### Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
0290	10.00	10/29	0379*	200.00	11/18	0384	100.00	11/09
0340*	20.00	11/02	0380	201.40	11/03	0385	20.00	11/03
0372*	100.00	10/27	0382*	160.00	11/04	0387*	80.00	11/18
0376*	131.86	10/29	0383	80.00	11/04	0388	360.00	11/05

\* Indicates a break in check number sequence (checks could be listed under Automated Checks)

Checks continued on next page



## Free Checking

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### Checks *continued*

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
0389	56.35	11/06	0392	20.00	11/10			
0391*	100.00	11/09						
			<b>Total</b>	<b>\$1,639.61</b>				

\* Indicates a break in check number sequence (checks could be listed under Automated Checks)

### Automated Checks

Number	Amount	Date	Description
0390	152.75	11/09	AUTOMATED CHECK VZ WIRELESS ARC ARC CO. ID. 2005091202 091109 ARC MISC 0390
<b>Total</b>	<b>\$152.75</b>		

### Other Withdrawals and Service Fees

Date	Amount	Description
10/26	2.00	MISCELLANEOUS FEE ATM NON-WACHOVIA WITHDRAWALS
10/26	2.00	WAY2SAVE TRANSFER TO 3000123232477
10/26	4.58	PURCHASE AREAS USA ATL 10/23 4828642736637 305-9150228 GA 7019V271180
10/26	28.36	PURCHASE SPIRIT HALLOWEEN SS 660 10/24 MAPLE SHADE NJ 7019I822593
10/26	100.00	WITHDRAWAL PNC BANK 10/24 236 W MAIN ST MOORESTOWN NJ 7019N003981
10/27	1.00	WAY2SAVE TRANSFER TO 3000123232477
10/27	34.00	PURCHASE ROMANO'S SERVICE S 10/26 4828642736637 MOORESTOWN NJ 7019V200900
10/29	2.00	WAY2SAVE TRANSFER TO 3000123232477
10/29	24.58	PURCHASE TRAINO'S WINE AND 10/28 4828642736637 MARLTON NJ 7019V201010
10/29	26.98	PURCHASE SHOP.MLB.COM 10/28 4828642736637 866-274-9053 PA 7019V210040
10/30	1.00	WAY2SAVE TRANSFER TO 3000123232477
10/30	2.00	MISCELLANEOUS FEE ATM NON-WACHOVIA WITHDRAWALS
10/30	53.49	PURCHASE T MOBILE 8880 10/29 4828642736637 CINNAMINSON NJ 7019V241230
10/30	100.00	WITHDRAWAL PNC BANK 10/30 236 W MAIN ST MOORESTOWN NJ 7019N007427

Other Withdrawals and Service Fees continued on next page.

**Free Checking****WACHOVIA**

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**Other Withdrawals and Service Fees** *continued*

<i>Date</i>	<i>Amount</i>	<i>Description</i>
11/02	3.00	WAY2SAVE TRANSFER TO 3000123232477
11/02	32.75	PURCHASE ROMANO'S SERVICE S 11/01 4828642736637 MOORESTOWN NJ 7019V250900
11/02	88.25	PURCHASE WAL-MART #2871 11/01 CINNAMINSON NJ 7019I499750
11/02	1,067.01	AUTOMATED DEBIT AMERICAN EXPRESS ELEC REMIT CO. ID. 0005000008 091102 WEB MISC 091102061481685
11/03	2.00	WAY2SAVE TRANSFER TO 3000123232477
11/03	7.76	PURCHASE WAWA 718 0000 11/02 4828642736637 MOUNT LAUREL NJ 7019V236370
11/03	26.25	PURCHASE NJ APP FINGERPRINT 11/02 4828642736637 866-580-6324 WA 7019V208490
11/03	150.00	TRNSFR 1010188412046 11/03 ONLINE TRNSFR CONFIRMATION # VY198469585
11/04	2.00	MISCELLANEOUS FEE ATM NON-WACHOVIA WITHDRAWALS
11/04	120.00	WITHDRAWAL PNC BANK 11/04 236 W MAIN ST MOORESTOWN NJ 7019N000820
11/09	1.00	WAY2SAVE TRANSFER TO 3000123232477
11/09	22.94	PURCHASE SHELL OIL 57543002 11/05 4828642736637 MOUNT LAUREL NJ 7019V245487
11/12	3.00	WAY2SAVE TRANSFER TO 3000123232477
11/12	32.17	PURCHASE SHELL OIL 57543002 11/09 4828642736637 MOUNT LAUREL NJ 7019V265487
11/12	45.68	PURCHASE CVS 02409 02409-219 We 11/11 Moorestown NJ 7019I740460
11/12	155.88	PURCHASE COMCAST OF CHERRY 11/12 4828642736637 800-COMCAST NJ 7019V290005
11/13	1.00	WAY2SAVE TRANSFER TO 3000123232477
11/13	199.92	PURCHASE 800CONT*1-800CONTA 11/12 4828642736637 800-266-8228 UT 7019V220006
11/16	2.00	MISCELLANEOUS FEE ATM NON-WACHOVIA WITHDRAWALS
11/16	3.00	WAY2SAVE TRANSFER TO 3000123232477
11/16	10.86	PURCHASE STARBUCKS USA 0007 11/14 4828642736637 MOORESTOWN NJ 7019V293558
11/16	25.59	PURCHASE SHELL OIL 57543002 11/12 4828642736637 MOUNT LAUREL NJ 7019V275487

*Other Withdrawals and Service Fees continued on next page.*



## Free Checking

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### Other Withdrawals and Service Fees *continued*

Date	Amount	Description	
11/16	60.00	WITHDRAWAL PNC BANK 236 W MAIN ST MOORESTOWN NJ 7019N007871	11/14
11/16	958.56	AUTOMATED DEBIT PUBLIC SERVICE PSEG CO. ID. 2221212800 091116 PPD	
11/17	1.00	WAY2SAVE TRANSFER TO 3000123232477	
11/17	2.00	MISCELLANEOUS FEE ATM NON-WACHOVIA WITHDRAWALS	
11/17	29.75	PURCHASE SUNOCO SVC STATION 4828642736637 CINNAMINSON NJ 7019V290002	11/15
11/17	220.00	WITHDRAWAL PNC BANK CHURCH & LENOLA R CINNAMINSON NJ 7019N001571	11/17
11/19	300.00	TRNSFR 1010188412046 ONLINE TRNSFR CONFIRMATION # VY201761861	11/19
11/20	1.00	WAY2SAVE TRANSFER TO 3000123232477	
11/20	27.94	PURCHASE SHELL OIL 57543002 4828642736637 MOUNT LAUREL NJ 7019V285487	11/18
<b>Total</b>	<b>\$3,984.30</b>		

Effective February 12, 2010 any new Overdraft Protection sources put in place will be structured so that accounts serving as Overdraft Protection sources are limited to providing coverage to only one Checking account.

If you currently have multiple checking accounts covered by one Overdraft Protection source (for instance, one credit, savings or checking account providing protection to two checking accounts), Wachovia will update these relationships on April 3, 2010 to comply with the above standard. The checking account with the lowest account number will keep the Overdraft Protection.

If you currently have more than one checking account that is protected by one or more Overdraft Protection sources and you believe this change will leave one or more accounts without overdraft protection, please visit your financial center, or call 800-WACHOVIA to make alternative arrangements at your earliest convenience if you wish to ensure uninterrupted overdraft protection.



## **Free Checking**

**WACHOVIA**

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## **Customer Service Information**

	<b>Phone number</b>	<b>Address</b>
Checking & Savings Accounts, Check Card & ATM Card  TDD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros	800-WACHOVIA 800-922-4684 800-835-7721 800-326-8977	WACHOVIA BANK, NATIONAL ASSOCIATION NC8502 P O BOX 563966 CHARLOTTE NC 28256-3966
Bank By Mail (Deposits Only)		WACHOVIA BANK, NATIONAL ASSOCIATION VA3289 P O BOX 26090 RICHMOND VA 23260-6090
Consumer Loan Accounts	800-347-1131	WACHOVIA BANK, NATIONAL ASSOCIATION VA0343 P O BOX 13327 ROANOKE VA 24040-0343

## To Balance Your Account

1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.
  2. Write in the closing balance shown on the front of account statement. \_\_\_\_\_
  3. Write in any deposits you have made since the date of this statement. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
  4. Add together amounts listed above in steps 2 and 3. \_\_\_\_\_
  5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here. \_\_\_\_\_
  6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above. \_\_\_\_\_

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, NATIONAL ASSOCIATION, NC8502, P O BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

WACHOVIA BANK, N.A. IS MEMBER FDIC



## Free Checking

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**WACHOVIA**

10/24/2009 thru 11/20/2009

ELIZABETH CASHAN DEBTOR IN POSSESSION 200 E CENTRAL AVE MOORESTOWN, NJ 08057-0000	DATE 8/15/09	290
PAY TO THE ORDER OF Girl Scouts C578 for Dollars and Cents \$ 10.00 Dollars 00		
WACHOVIA Wachovia Bank N.A. Wachovia.com MEMO 10/21/2000 2511010219502647# 0290		

REF#0159177440 PAID 10/29 10.00

ELIZABETH CASHAN DEBTOR IN POSSESSION 200 E CENTRAL AVE MOORESTOWN, NJ 08057-0000	DATE 10/12/09	340
PAY TO THE ORDER OF St Jude Children's Hospital for Dollars and Cents \$ 20.00 Dollars 00		
WACHOVIA Wachovia Bank N.A. Wachovia.com MEMO 10/21/2000 2511010219502647# 0340		

REF#0153640270 PAID 11/02 20.00

ELIZABETH CASHAN DEBTOR IN POSSESSION 200 E CENTRAL AVE MOORESTOWN, NJ 08057-0000	DATE 10/23/09	372
PAY TO THE ORDER OF CASH one hundred and Cents \$ 100.00 Dollars 00		
WACHOVIA Wachovia Bank N.A. Wachovia.com MEMO 10/21/2000 2511010219502647# 0372		

REF#6053155430 PAID 10/27 100.00

ELIZABETH CASHAN DEBTOR IN POSSESSION 200 E CENTRAL AVE MOORESTOWN, NJ 08057-0000	DATE 10/15/09	376
PAY TO THE ORDER OF Comcast one hundred thirty one and Cents \$ 131.86 Dollars 00		
WACHOVIA Wachovia Bank N.A. Wachovia.com MEMO 10/21/2000 2511010219502647# 0376		

REF#6557072170 PAID 10/29 131.86

ELIZABETH CASHAN DEBTOR IN POSSESSION 200 E CENTRAL AVE MOORESTOWN, NJ 08057-0000	DATE 10/20/09	379
PAY TO THE ORDER OF Will's Landscaping two hundred and Cents \$ 200.00 Dollars 00		
WACHOVIA Wachovia Bank N.A. Wachovia.com MEMO 8/29 To 10/26 10/29 + 10/26		

REF#6153414430 PAID 11/18 200.00

ELIZABETH CASHAN DEBTOR IN POSSESSION 200 E CENTRAL AVE MOORESTOWN, NJ 08057-0000	DATE 10/29/09	380
PAY TO THE ORDER OF Monksburg Township two hundred and Cents \$ 201.40 Dollars 00		
WACHOVIA Wachovia Bank N.A. Wachovia.com MEMO 10/29 + 10/26		

REF#0558710250 PAID 11/03 201.40

ELIZABETH CASHAN DEBTOR IN POSSESSION 200 E CENTRAL AVE MOORESTOWN, NJ 08057-0000	DATE 10/28/09	382
PAY TO THE ORDER OF Dr. David Osterhout one hundred forty and Cents \$ 140.00 Dollars 00		
WACHOVIA Wachovia Bank N.A. Wachovia.com MEMO 10/21/2000 2511010219502647# 0382		

REF#5255392880 PAID 11/04 160.00

ELIZABETH CASHAN DEBTOR IN POSSESSION 200 E CENTRAL AVE MOORESTOWN, NJ 08057-0000	DATE 10/29/09	383
PAY TO THE ORDER OF Emma Smith one hundred and Cents \$ 100.00 Dollars 00		
WACHOVIA Wachovia Bank N.A. Wachovia.com MEMO 10/29 + 10/26		

REF#0258510100 PAID 11/04 80.00

ELIZABETH CASHAN DEBTOR IN POSSESSION 200 E CENTRAL AVE MOORESTOWN, NJ 08057-0000	DATE 10/30/09	384
PAY TO THE ORDER OF CASH one hundred and Cents \$ 100.00 Dollars 00		
WACHOVIA Wachovia Bank N.A. Wachovia.com MEMO 10/21/2000 2511010219502647# 0384		

REF#5850234270 PAID 11/09 100.00

ELIZABETH CASHAN DEBTOR IN POSSESSION 200 E CENTRAL AVE MOORESTOWN, NJ 08057-0000	DATE 11/1/09	385
PAY TO THE ORDER OF OJ MC twenty dollars and Cents \$ 20.00 Dollars 00		
WACHOVIA Wachovia Bank N.A. Wachovia.com MEMO 10/29 + 10/26		

REF#0558479860 PAID 11/03 20.00



## **Free Checking**

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**WACHOVIA**

10/24/2009 thru 11/20/2009

ELIZABETH CASHAN DEPT. OF TRANSPORTATION 25 E. CENTRAL AVE. MORESTOWN, NJ 08867-0000		B-970	387
		DATE: 11/2/04	
PAY TO THE ORDER OF	WILLIAM HENRY STONE	\$ 30.00	
SUSY JAR		EXPO DOLLARS B	
 VIA CREDITOVA Westgate Bank, A.A. 10/31/10 - 10/10/11			
+ GO 212000 25: 101021950 2647# 038?			

REF#6153414380 PAID 11/18 80.00

ELIZABETH CASHAN		10-4712	388
DEPARTMENT OF SOCIAL SERVICES			
200 S CENTRAL AVE			
MORRISON, NC 28652-0000			
		DATY	11/10/04
PAY TO THE ORDER OF		\$360.00	
<i>Elvira B.</i>		<i>cc/bm</i>	<i>DOLLARS &amp; CENTS</i>
<i>Three hundred六十元</i>			
<input checked="" type="checkbox"/> WACHOVIA		<i>Elvira B.</i>	
Wachovia Bank			
1248 3000 140 10 10 21 450 264 7#			
MCN 10/21/2000			
10 21 2000 25 10 10 21 450 264 7# 0388 000000 36000/			

REF#1028585301 PAID 11/05 360.00

REF#5755121750 PAID 11/06 56.35

ELIZABETH CASHAN		99-0011	391
DIRECTOR OF PERSONNEL			
205 S. CENTRAL AVE			
MOORESTOWN, NJ 08037-0000			
PAY TO THE ORDER OF	Cash	\$100.00	
<i>One Federal Ave</i>		<i>\$100</i>	<i>DOLLARS #</i>
 WACHOVIA		<i>E. J. [Signature]</i>	
Wachovia Bank, N.A. West Chester, PA			
WACHOVIA			
10-21-2000	250-10219502647#	0393	000000/000000/

REF#5850234260 PAID 11/09 100.00

ELIZABETH CASHAN		5-19-02	392
DEPARTMENT 2000 200 CENTRAL AVENUE MOORESTOWN, NJ 08057-0000		11/19/02	
		DATES	
FAX/TELE 1018 CREDIT OF:		\$ 20.00	
<i>check by acn of HK</i>		00/04	DOLLARS 00
	WACHOVIA Wachovia Bank, N.A. www.wachovia.com	<i>em Car</i>	
MON			
- 10 21 2000 251:10 10 21 2005 02 64# 0392			

REF#1257563080 PAID 11/10 20.00



**WACHOVIA**



## Crown Banking

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Electronic Delivery



CALVIN J CASHAN  
ELIZABETH CASHAN  
205 E CENTRAL AVE  
MOORESTOWN NJ 08057

PB

## Crown Banking

10/24/2009 thru 11/20/2009

Account number: 1010188412046  
Account owner(s): CALVIN J CASHAN  
ELIZABETH CASHAN

### Account Summary

Opening balance 10/24	\$202.39
Deposits and other credits	1,514.00 +
Interest paid	0.01 +
Checks	190.00 -
Other withdrawals and service fees	1,269.15 -
<b>Closing balance 11/20</b>	<b>\$257.25</b>

### Deposits and Other Credits

Date	Amount	Description
10/26	664.00	DEPOSIT
11/03	150.00	TRNSFR 1010219502647 11/03 ONLINE TRNSFR CONFIRMATION # VY198469585
11/06	400.00	DEPOSIT
11/19	300.00	TRNSFR 1010219502647 11/19 ONLINE TRNSFR CONFIRMATION # VY201761861
11/20	0.01	INTEREST FROM 10/24/2009 THROUGH 11/20/2009
<b>Total</b>	<b>\$1,514.01</b>	

### Interest

Number of days this statement period	28
Annual percentage yield earned	0.04%
Interest earned this statement period	\$0.01
Interest paid this statement period	\$0.01
Interest paid this year	\$0.57

### Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1543	100.00	11/03	1544	90.00	10/29			
						<b>Total</b>	<b>\$190.00</b>	



**Crown Banking**

**WACHOVIA**

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**Other Withdrawals and Service Fees**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	
10/26	27.97	PURCHASE MEDPORT DINER 4828642446135 MEDFORD NJ 5031V289800	10/22
10/26	37.44	PURCHASE LA FITNESS 4828642446135 800-600-2540 CA 5031V209400	10/23
10/29	136.32	PURCHASE SHOPRITE OF MOUNT 4828642446135 MOUNT LAUREL NJ 5031V291010	10/28
10/30	49.53	PURCHASE WEGMANS #8 4828642446135 MT LAUREL NJ 5031V289740	10/28
10/30	250.99	PURCHASE WEGMANS #8 4828642446135 MT LAUREL NJ 5031V249740	10/28
11/02	41.90	PURCHASE SHANGHAI EXPRESS 4828642446135 MARLTON NJ 5031V212006	10/30
11/05	74.16	PURCHASE CHARLIE BROWN'S OF 4828642446135 MAPLE SHADE NJ 5031V261030	11/04
11/09	20.00	PURCHASE CINDYS RESTAURANT 4828642446135 CHERRY HILL NJ 5031V291622	11/06
11/09	80.72	PURCHASE TARGET 0001 4828642446135 CHERRY HILL NJ 5031V270910	11/06
11/09	82.70	PURCHASE WEGMANS #8 4828642446135 MT LAUREL NJ 5031V270072	11/05
11/09	100.04	PURCHASE COSTCO WHSE #0749 MOUNT LAUREL NJ 50311595035	11/06
11/10	257.99	PURCHASE WEGMANS #8 4828642446135 MT LAUREL NJ 5031V230111	11/08
11/16	20.00	PURCHASE MOORESTOWN INTERNA 4828642446135 MOORESTOWN NJ 5031V230124	11/13
11/17	39.39	PURCHASE ACME #7963 4828642446135 MAPLE SHADE NJ 5031V277200	11/16
11/19	50.00	WITHDRAWAL PNC BANK 9456 STATE RD PHILADELPHIA PA 5031N009110	11/19
<b>Total</b>	<b>\$1,269.15</b>		



## Crown Banking

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WACHOVIA

Effective February 12, 2010 any new Overdraft Protection sources put in place will be structured so that accounts serving as Overdraft Protection sources are limited to providing coverage to only one Checking account.

If you currently have multiple checking accounts covered by one Overdraft Protection source (for instance, one credit, savings or checking account providing protection to two checking accounts), Wachovia will update these relationships on April 3, 2010 to comply with the above standard. The checking account with the lowest account number will keep the Overdraft Protection.

If you currently have more than one checking account that is protected by one or more Overdraft Protection sources and you believe this change will leave one or more accounts without overdraft protection, please visit your financial center, or call 800-WACHOVIA to make alternative arrangements at your earliest convenience if you wish to ensure uninterrupted overdraft protection.



## Crown Banking

**WACHOVIA**

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## **Customer Service Information**

	<b>Phone number</b>	<b>Address</b>
Checking & Savings Accounts, Check Card & ATM Card  TDD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros	800-WACHOVIA 800-922-4684 800-835-7721 800-326-8977	WACHOVIA BANK, NATIONAL ASSOCIATION NC8502 P O BOX 563966 CHARLOTTE NC 28256-3966
Bank By Mail (Deposits Only)		WACHOVIA BANK, NATIONAL ASSOCIATION VA3289 P O BOX 26090 RICHMOND VA 23260-6090
Consumer Loan Accounts	800-347-1131	WACHOVIA BANK, NATIONAL ASSOCIATION VA0343 P O BOX 13327 ROANOKE VA 24040-0343

## To Balance Your Account

1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.
  2. Write in the closing balance shown on the front of account statement. \_\_\_\_\_
  3. Write in any deposits you have made since the date of this statement.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
  4. Add together amounts listed above in steps 2 and 3. \_\_\_\_\_
  5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here. \_\_\_\_\_
  6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above. \_\_\_\_\_

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, NATIONAL ASSOCIATION, NC8502, P O BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

WACHOVIA BANK, N.A. IS MEMBER FDIC

November

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THE

DC	W/1	yes Konrad's	3875	X
385	W/2	OLGC Sunday offering	20 00	X
DC	W/1	WALMART schone neude	88 45	X
386	-	V 10 10		
387	W/2	WILL ANN STURG 10-3-10	80 00	X
388	W/2	CHUBB HO JAS	360 00	X

**PROTECT YOUR ACCOUNT - KEEP CHECKS IN A SAFE PLACE. IF THEY ARE LOST OR STOLEN, NOTIFY YOUR FINANCIAL INSTITUTION IMMEDIATELY.**

—  
Niger  
Idee

ME Joe  
OLGC Charity  
Gift  
I Finance  
RJM Repairs front end

# The Army Music

NUMBER  
CODE

NUMBER CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	DEPOSIT AMOUNT	\$ 5584.00
----------------	------	-------------------------	-------------------	-------------------	------------

T/E  
Music  
ME





Reduced

**PROTECT YOUR ACCOUNT - USE BACK INK WHEN WRITING CHECKS. NEVER USE PENCIL OR ERASABLE INK.**

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		Date	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	Fee	Deposit
3	8	14/09	End of Day	\$ 76.42		
3	9	14/09	Page 2			
3	10	10/6	DAVID Osterhout b/cd	170.00	X	170.00
3	11	10/3	Body Works	170.00	X	
3	12	10/7	CASH	200.00	X	
3	13	10/6	Verizon wireless cell (2)	300.00	X	
3	14	10/11	Verizon Phone	195.61	X	
3	15	10/11	Vernon Best wmt	59.13	X	
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**PROTECT YOUR ACCOUNT - WHEN RECEIVING A CALL FROM AN UNKNOWN NUMBER, DO NOT LEAVE YOUR HOME UNARMED UNLESS YOU ARE SURE IT IS A FRIEND OR FAMILY MEMBER.**

Case # 26356-GMB

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